

REMARKS

I. STATUS OF THE CLAIMS

It is respectfully submitted that claims 1-50 are currently pending.

II. REJECTION OF CLAIMS 1-50 UNDER 35 U.S.C. § 112, SECOND PARAGRAPH

The claims are amended herein to more fully comply with the requirements of 35 U.S.C. § 112, second paragraph.

In view of the above, it is respectfully submitted that the rejection is overcome.

III. REJECTION OF CLAIMS 1-5 UNDER 35 U.S.C. § 103(a) AS BEING UNPATENTABLE OVER SIXTUS (U.S. PATENT NO. 5,903,721) IN VIEW OF AIETA ET AL. (U.S. PATENT NO. 6,839,689)

Claim 1 as amended herein recites transferring an electronic purse with attached valuable data having a value corresponding to the value of a currency or alternative to a currency for the transaction among a receiver, supplier and settlement service provider. The Applicant respectfully submits that the cited art fails to teach these features.

Sixtus discusses a "secure methodology for approving an online transaction carried out over the Internet by authenticating the identity and credit of the purchaser without transmitting a credit card number or other payment means as part of the online transaction." Column 1, lines 6-10, of Sixtus. A "transaction request comprising user identification data unique to the user computer; in response to receiving the transaction request, the vendor computer sending a transaction verification request to a trust server computer interconnected to the computer network." Column 3, lines 35-40, of Sixtus. The trust server authenticates "the user computer by using the user identification data ... communicating with the user computer for verification with the user identification data; and the trust server authorizing the transaction when the authenticating step has passed." Column 3, lines 43-47, of Sixtus.

The Office Action states on page 3 that column 3, lines 28-47, of Sixtus disclose an "electronic information body having a function of holding the valuable data." As amended herein, claim 1 recites that the electronic purse having attached valuable data is transferred among the receiver, supplier and settlement service provider. More specifically, the receiver obtains an electronic purse owned by the supplier, transmits the electronic purse to the settlement service provider for attachment of valuable data including a value corresponding to the price for the transaction, and returning the electronic purse to the supplier thereafter. On the other hand, per

the above, Sixtus merely discusses a method of verifying and authenticating a user for a transaction. Further, nothing is cited or found in Aieta that teaches the above features of amended claim 1. Thus, Sixtus and Aieta, both individually and in combination fail to teach the features of amended claim 1.

The above comments are specifically directed to claim 1. However, it is respectfully submitted that the comments would be useful in understanding various differences of various other claims over the cited art.

In view of the above, it is respectfully submitted that the rejection is overcome.

IV. ALLOWABLE SUBJECT MATTER

The Applicant kindly thanks the Examiner for his indication that claims 6-50 would be allowable if rewritten in independent form.

V. CONCLUSION

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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